



Zynn Farms, LLC

Presented on:
June 5, 2023

Presented by:
Sam Higginbottom
Casey Carlson

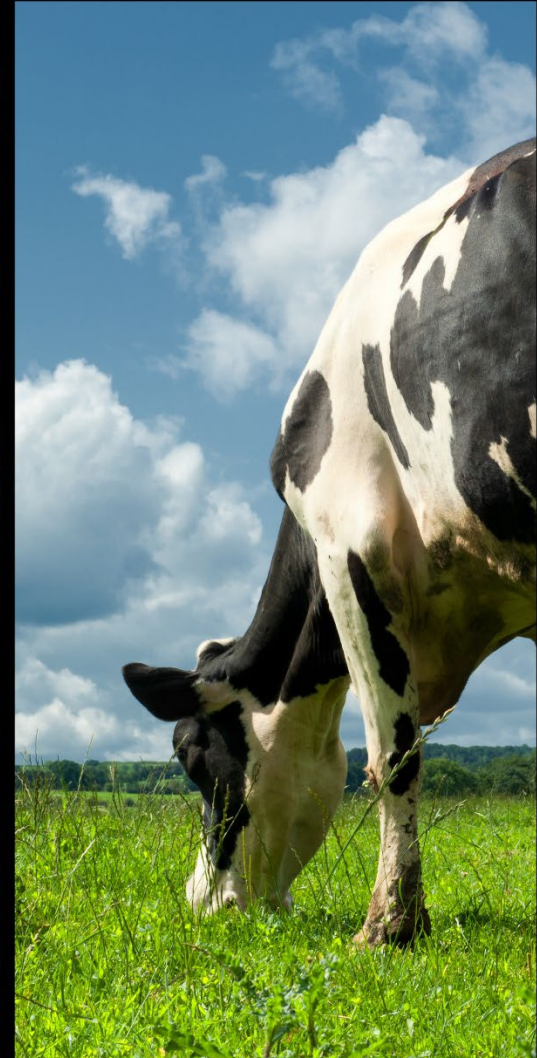


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Responsibilities

What We Do for You?

We are happy to replace the wording on this page to match your agency's requirements. Please supply it in a Microsoft Word document to your proposal consultant.

What We Are Asking You to Do?

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Our Service Team for You

Sam Higginbottom	Producer
Phone	(555) 444-3333
Cell Phone	(555) 442-2424
Email	shigginbottom@HandLInsurance.com

Casey Carlson	
Phone	(555) 444-3340
Email	ccarlson@HandLInsurance.com

Named Insureds

Insured	Interest	Add, Delete, or Change?
Zynn Farms, LLC	First Named Insured	
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Locations

Location and Address	Add, Delete or Change?
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199	
Building #1, Implement Shed	
Building #2, Truck Garage	
Building #3, Grain Elevator	
Building #4, Barn	
Building #5, Packing Shed	
Location #2, 145 Outer Edge, Grand Park, TX 75199	
Building #1, Implement Shed	
Building #2, Mechanics Shop	
Location #3, 16804 Wheat Street, Grand Park, TX 75199	
Building #1, Implement Shed	
Building #2, Hay Barn	
Building #3, Grain Bin	

Named Insureds

Named Insured	Agriculture Property	Agriculture Personal Property	Agriculture Liability
Zynn Farms, LLC	x	x	x
James D. Zynn, Individually	x	x	x
Sarah C. Zynn, Individually	x	x	x

Agriculture Property

Company	Policy Number	Policy Term
Hanover Insurance	FD1248155-02	8/1/2022 to 8/1/2023

Coverages

Subject	Amount	Valuation	Coinsurance	Cause of Loss	Deductible	Add, Delete, or Change?
Blanket Coverage						
Blanket	\$12,000,000	Replacement Cost	80%	Special	\$10,000	
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199						
Building #1, Implement Shed						
Building	\$250,000	Replacement Cost	80%	Broad	\$10,000	
				Windstorm	\$10,000	
Contents	\$50,000	Replacement Cost	80%	Special	\$10,000	
Building #2, Truck Garage						
Building	\$450,000	Replacement Cost	80%	Special	\$10,000	
Contents	\$2,000,000	Actual Cash Value	80%	Broad	\$10,000	
Building #3, Grain Elevator						
Building	\$1,250,000	Replacement Cost	80%	Special	\$10,000	
Building #4, Barn						
Building	\$250,000	Replacement Cost	80%	Special	\$10,000	
Building #5, Packing Shed						
Building	\$500,000	Replacement Cost	80%	Special	\$10,000	
Location #2, 145 Outer Edge, Grand Park, TX 75199						
Building #1, Implement Shed						
Building	\$200,000	Replacement Cost	80%	Special	\$10,000	
Contents	\$500,000	Replacement Cost	80%	Special	\$10,000	
Building #2, Mechanics Shop						
Building	\$250,000	Replacement Cost	80%	Special	\$10,000	
Contents	\$2,000,000	Actual Cash Value	80%	Broad	\$10,000	

Subject	Amount	Valuation	Coinsurance	Cause of Loss	Deductible	Add, Delete, or Change?
Location #3, 16804 Wheat Street, Grand Park, TX 75199						
Building #1, Implement Shed						
Building	\$158,500	Replacement Cost	80%	Special	\$10,000	
Contents	\$31,700	Replacement Cost	80%	Special	\$10,000	
Building #2, Hay Barn						
Building	\$175,000	Replacement Cost	80%	Special	\$10,000	
Building #3, Grain Bin						
Building	\$125,000	Replacement Cost	80%	Special	\$10,000	
Contents	\$275,000	Replacement Cost	80%	Special	\$10,000	

Additional Coverages

Description	Limit	Deductible	Add, Delete, or Change?
Vandalism Coverage	\$1,000,000	\$10,000	
Theft and Burglary – Location 1, Building 2	\$200,000	\$20,000	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured	
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 1	
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Lienholder – Location 3, Building 1, Subject 1	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Forms and Endorsements

Number	Name	Edition	Add, Delete, or Change?
T2548	Terrorism Exclusion	1/1/2001	

Agriculture Personal Property

Company	Policy Number	Policy Term
Hanover Insurance	FD1248155-02	8/1/2022 to 8/1/2023

Coverages

Description	Limit	Coinsurance	Cause of Loss	Deductible	Add, Delete, or Change?
Blanket Coverage					
Transit	\$100,000	80%	Basic	\$1,000	
Miscellaneous Agriculture Machinery and Implements \$50,000 Per Item Max	\$100,000	80%	Special	\$1,000	
Miscellaneous Tools, Equipment, and Supplies \$5,000 Per Item Max	\$50,000	80%	Special	\$1,000	
Total Miscellaneous	\$150,000				
Scheduled Farm Personal Property	\$542,000				
Unscheduled Farm Personal Property - Total of All Categories	\$125,000				
Unscheduled Farm Personal Property	\$1,000,000				
Peak Season	\$1,200,000				

Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199					
Building #1, Implement Shed					
Building #2, Truck Garage					
Building #4, Barn					

Location #2, 145 Outer Edge, Grand Park, TX 75199					
Building #1, Implement Shed					

Location #3, 16804 Wheat Street, Grand Park, TX 75199					
Building #1, Implement Shed					
Building #2, Hay Barn					

Peak Season

Description	From	To	Applies to	Limit	Add, Delete, or Change?
Blanket Coverage					
Oranges	7/1/20	10/31/20	Unscheduled	\$1,200,000	
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199					
Building #1, Implement Shed					
Building #2, Truck Garage					
Building #4, Barn					
Location #2, 145 Outer Edge, Grand Park, TX 75199					
Building #1, Implement Shed					
Location #3, 16804 Wheat Street, Grand Park, TX 75199					
Building #1, Implement Shed					
Building #2, Hay Barn					

Exclusion from Blanket Coverage

Property Class	Sub-Class	Items	Value	Add, Delete, or Change?
Blanket Coverage				
Livestock	Beef Calves	Angus Fall Deliveries	\$15,000	
Livestock	Dairy Calves	Holstein Fall Deliveries	\$20,000	
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199				
Building #1, Implement Shed				
Agriculture Produce	Oats	12180	\$180,000	
Livestock	Beef Calves	175	\$175,000	
Building #2, Truck Garage				
Building #4, Barn				

Property Class	Sub-Class	Items	Value	Add, Delete, or Change?
Location #2, 145 Outer Edge, Grand Park, TX 75199				
Building #1, Implement Shed				
Location #3, 16804 Wheat Street, Grand Park, TX 75199				
Building #1, Implement Shed				
Building #2, Hay Barn				

Scheduled Farm Personal Property - Equipment

Item	Description	Serial Number	Cause of Loss	Limit	Deductible	Add, Delete, or Change?
Blanket Coverage						
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199						
Building #1, Implement Shed						
1	2015 GMC Milker	KFUIO9878DF678	Special	\$80,000	\$1,000	
2	2017 GMC Terrain	879D68689DF6G	Basic	\$33,000	\$500	
3	2000 John Deere Plow 142W	F5458741	Basic	\$27,500	\$1,000	
4	2014 Allis Chalmers R1444	754134631X	Special	\$75,000	\$5,000	
5	2014 Kawasaki XX150	1354E219D4S	Basic	\$10,500	\$1,000	
Building #2, Truck Garage						
Building #4, Barn						
Location #2, 145 Outer Edge, Grand Park, TX 75199						
Building #1, Implement Shed						
1	2002 Ford F150	54DF87D9825434	Basic	\$35,000	\$1,000	
Location #3, 16804 Wheat Street, Grand Park, TX 75199						
Building #1, Implement Shed						
1	2014 Chevrolet S10	588948687SDF1S	Broad	\$31,000	\$1,000	
Building #2, Hay Barn						

Scheduled Farm Personal Property – Non-Equipment

Item	Description	Cause of Loss	Limit	Deductible	Add, Delete, or Change?
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199					
Building #2, Truck Garage					
1	Lightning Flash Welder XE5	Special	\$14,580	\$1,000	
Location #2, 145 Outer Edge, Grand Park, TX 75199					
Building #1, Implement Shed					
1	Lift 'em High Automatic Hoise	Special	\$85,495	\$1,000	

Unscheduled Farm Personal Property

Description	Cause of Loss	Unit Price	Value	Deductible	Add, Delete, or Change?
Blanket – Agriculture Produce					
Barley	Windstorm	\$5	\$60,000	\$500	
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199 – Livestock					
Building #4, Barn					
Beef	Total Coverage	\$2,000	\$1,000,000	\$10,000	
Location #3, 16804 Wheat Street, Grand Park, TX 75199 – Agriculture Produce					
Building #2, Hay Barn					
Hay	Special	\$100	\$500,000	\$10,000	

Additional Coverages

Description	Limit	Deductible	Add, Delete, or Change?
Special Loss Settlement	\$150,000	\$1,500	
Voluntary Property Damage – Location 1, Building 1	\$250,000	\$2,500	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured	
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 1	
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 1, Item 2	
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 2	
Bank of American, 2060 Lunge Rd., Grand Park, TX 75199	Lienholder – Location 3, Building 1	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Forms and Endorsements

Number	Name	Edition	Add, Delete, or Change?
T2548	Terrorism Exclusion	1/1/2001	
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001	

Agriculture Liability

Company	Policy Number	Policy Term
Hanover Insurance	FD1248155-02	8/1/2022 to 8/1/2023

Coverages

Description	Limit	Add, Delete, or Change?
Blanket Coverage		
Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000	
Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$100,000 \$200,000	
Medical Payments Any One Person Each Occurrence	\$10,000 \$20,000	
Property Damage Liability Fire Damage - Any One Fire	\$500,000	
Damage to Property of Others	\$250,000	
Farm Personal Liability	No	
Farm Commercial Liability	Yes	
Personal Liability	Yes	
Additional Farm Premises Maintained by Named Insured Deductible	\$100,000 \$1,500	
Custom Farming Receipts Deductible	\$100,000 \$10,000	

Description	Limit	Add, Delete, or Change?
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199		
Building #1, Implement Shed		
Bodily Injury and Property Damage		
Each Occurrence	\$100,000	
General Aggregate	\$200,000	
Personal and Advertising Injury Protection		
Each Occurrence	\$100,000	
General Aggregate	\$200,000	
Medical Payments		
Any One Person	\$100,000	
Each Occurrence	\$200,000	
Property Damage Liability Fire Damage – Any One Fire	\$500,000	
Damage to Property of Others	\$250,000	
Farm Personal Liability	Yes	
Personal Liability	Yes	
Building #3, Grain Elevator		
Location #2, 145 Outer Edge, Grand Park, TX 75199		
Building #1, Implement Shed		
Bodily Injury and Property Damage		
Each Occurrence	\$100,000	
General Aggregate	\$200,000	
Personal and Advertising Injury Protection		
Each Occurrence	\$100,000	
General Aggregate	\$200,000	
Medical Payments		
Any One Person	\$100,000	
Each Occurrence	\$200,000	
Property Damage Liability Fire Damage – Any One Fire	\$500,000	
Damage to Property of Others	\$250,000	

Description	Limit	Add, Delete, or Change?
Location #3, 16804 Wheat Street, Grand Park, TX 75199		
Building #1, Implement Shed		
Bodily Injury and Property Damage		
Each Occurrence	\$100,000	
General Aggregate	\$200,000	
Personal and Advertising Injury Protection		
Each Occurrence	\$100,000	
General Aggregate	\$200,000	

Additional Coverages & Rating Basis

Description	Rate	Premium Basis	Add, Delete, or Change?
Blanket Coverage			
Initial Farm Premises Acres – 360			
Total Acreage for All Locations, Including Initial Farm Premises Acres – 720			
Additional Farm Premises Maintained by Named Insured Location 3 – 16804 Wheat Street, Grand Park, TX 75199			
Additional Non-Farm Premises Occupied by Insured – Permanent			
Custom Farming Receipts – \$100,000	1.551%	Cubic Feet	
Limited Farm Pollution Liability – \$500,000 Limit			
Contingent Liability for Crop Dusting by Independent Aircraft \$100,000 Cost – \$250,000 Limit			
Animal Collision – \$100,000 Limit per Head – 50 Number of Head	1.175%	Number of Cows Milked	
Employers Liability 12 Person Months 8 Full Time Employees 9 Part Time Employees \$2,000,000 Total Payroll	1.28%	Population	
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199			
Building #1, Implement Shed			
Building #3, Grain Elevator			

Description	Rate	Premium Basis	Add, Delete, or Change?
Location #2, 145 Outer Edge, Grand Park, TX 75199			
Building #1, Implement Shed			
Location #3, 16804 Wheat Street, Grand Park, TX 75199			
Building #1, Implement Shed			

Incidental Business Activities

Activity	Receipts	Add, Delete, or Change?
Blanket Coverage		
Property in the Care of a Common or Contract Carrier	\$100,000	
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199		
Building #1, Implement Shed		
Building #3, Grain Elevator		
Location #2, 145 Outer Edge, Grand Park, TX 75199		
Building #1, Implement Shed		
Location #3, 16804 Wheat Street, Grand Park, TX 75199		
Building #1, Implement Shed		

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured	
Merchants Bank, 801 S. Briggs Rd., Oak Center, TX 75195	Loss Payee - Location 2, Building 1	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Forms and Endorsements

Number	Name	Edition	Add, Delete, or Change?
T1254	Terrorism Exclusion	1/1/2001	
CD1250	Crime Declarations - Location 2, Building 1	1/1/2001	

Remarks

Description	Add, Delete, or Change?
Grain Silos - Leased to Another Farm - Location 1, Building 3	

Coverage Checklist

Coverage	Covered	Not Covered	Any Quotes?
Agricultural Property	x		
Agricultural Personal Property	x		
Agricultural Liability	x		
	x		

Marketing Summary

Coverage	Company	Response
Agriculture Property	Hanover Insurance	
Agriculture Property		
Agriculture Property		
Agriculture Personal Property	Hanover Insurance	
Agriculture Personal Property		
Agriculture Personal Property		
Agriculture Liability	Hanover Insurance	
Agriculture Liability		
Agriculture Liability		

Premium Comparison

Coverage	Issuing Company	Expiring	Renewal
Agriculture Property	Hanover Insurance		\$2,875
Agriculture Personal Property	Hanover Insurance		Included
Agriculture Liability	Hanover Insurance		Included
Total Premium		\$0	\$2,875

Premium Summary

Coverage	Issuing Company	Premium
Agriculture Property	Hanover Insurance	\$2,875
Agriculture Personal Property	Hanover Insurance	Included
Agriculture Liability	Hanover Insurance	Included
Total Premium		\$2,875

Disclaimers / Disclosures

Disclaimer

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Compensation Disclosure

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Other Disclosures

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H & L Insurance
200 North Parkway
Grand Park, TX 75199

Phone: (555) 444-3000
Fax: (555) 444-3300
Email: info@HandLInsurance.com
www.HandLInsurance.com

